



DUNNE
LAW OFFICES, P.C.

March 10, 2017

Shellpoint Mortgage
PO BOX 208
Greenville, SC 29602-0208

Re: Debtor: Nikkia L. Oliphant
Property Address: 7404 Montour Street, Philadelphia, PA 19111-3610
Account Number: 0578151628
Chapter 13 Bankruptcy: 13-15459
Eastern District of Pennsylvania

To Whom it May Concern:

Please be advised that I represent Nikkia L. Oliphant with respect to the mortgage loan you are servicing on the property located at 7404 Montour Street, Philadelphia, PA 19111-3610.

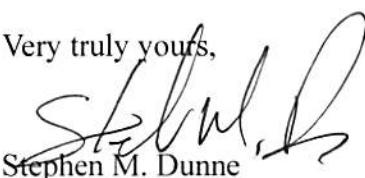
It is our understanding that Shellpoint Mortgage referred the Oliphant file to the Stern & Eisenberg, PC law firm in February 2017 to prosecute an alleged default. To that end, Ms. Oliphant received a letter from the Stern & Eisenberg, PC in February, 2017 stating that she failed to pay her monthly mortgage payment for the months of July 2016 through February, 2017 (9 months). The letter includes a demand for \$13,331.66, inclusive of attorneys fees and costs.

Please treat this letter as a "request for information" pursuant to the Real Estate Settlement Procedures Act, subject to the response period set out in Regulation X, 12 C.F.R. § 1024.36(d)(2)(i) (A).

The Debtor is requesting the following information:

1. A complete contract loan life of loan history; for the non-system or manual account histories since the loan went into default;
2. Copies of each invoice for each fee, charge, inspection, report, etc.;
3. Proof of payment of each and every such invoices;
4. An itemized payoff statement as of the date of the bankruptcy filing;
5. Status of the loan on the date servicing rights were acquired.

Thank you for taking the time to respond to this request.

Very truly yours,

Stephen M. Dunne

1515 Market Street, Suite 1200 • Philadelphia, PA 19102

TEL 215.551.7109 • FAX 215.525.9721

stephen@dunnelawoffices.com • www.dunnelawoffices.com